

**Information to identify the case:**

Debtor 1	<u>Alex R. Nagy</u>	Social Security number or ITIN	xxx-xx-2976
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Deborah L. Nagy</u>	Social Security number or ITIN	xxx-xx-4955
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>14-24608-JAD</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Alex R. Nagy

Deborah L. Nagy  
fka Deborah L. Hill

3/9/20

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Alex R. Nagy  
Deborah L. Nagy  
DebtorsCase No. 14-24608-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: dpas  
Form ID: 3180WPage 1 of 2  
Total Noticed: 44

Date Rcvd: Mar 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2020.

db/jdb  
cr +Alex R. Nagy, Deborah L. Nagy, 823 Davis Avenue, Mc Kees Rocks, PA 15136-2601  
+Davis Davis Attorneys Trustee, c/o Davis Law Group, 393 Vanadium Road, Suite 301,  
Pittsburgh, PA 15243-1478  
cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,  
Pittsburgh, PA 15212-5860  
13958038 +AAS Debt Recovery, PO Box 129, Monroeville, PA 15146-0129  
13958040 ++ALLIED ADJUSTORS INC, PO BOX 1006, ALIQUIPPA PA 15001-0806  
(address filed with court: Allied Adjustors, 845 23rd Street, Aliquippa, PA 15001)  
13958039 +Allegheny County Redevelopment Authority, One Chatham Center, Suite 900,  
112 Washington Place, Pittsburgh, PA 15219-3458  
13997593 +Allied Adjusters Inc., P.O. Box 1006, Aliquippa, PA 15001-0806  
13958057 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Home Depot, PO Box 182676, Columbus, OH 43218-2676)  
13958049 ++COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623  
(address filed with court: Collection Service Center, PO Box 1623, Butler, PA 16003)  
13958041 Capital One/Sears, PO Box 30285, Salt Lake City, UT 84130-0285  
13958043 +Chase, c/o Northland Group Inc, PO Box 390846, Minneapolis, MN 55439-0846  
13958046 Citibank, Meridian Center, Two Industrial Way West, PO Box 500,  
Eatontown, NJ 07724-0500  
13958047 Citibank, c/o Hayt, Hayt & Landau LLC, Two Industrial Way West, PO Box 500,  
Eatontown, NJ 07724-0500  
13958051 +Creditech, 50 N. 7th Street, Bangor, PA 18013-1791  
13963043 +Davis Davis Attorneys Trustee, 393 Vanadium Road, Suite 301, Pittsburgh PA 15243-1478  
13958052 +Davis, Davis Attorneys, 393 Vanadium Road, Suite 300, Pittsburgh, PA 15243-1478  
13958053 +EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624  
13958055 +First Select Inc., Davis & Davis Attorney Trustee, 393 Vanadium Road,  
Pittsburgh, PA 15243-1427  
13958058 HSN Shopping, PO Box 59707, San Antonio, TX 78265-9709  
14002245 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051  
13958061 +Midland Funding LLC, c/o Law Offices of Hayt, Hayt & Landau, 123 Broad Street, Suite 1600,  
Philadelphia, PA 19109-1037  
13958062 Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648  
13958063 NTB Credit Plan, PO Box 6497, Sioux Falls, SD 57117-6497  
13958065 Stoneleigh Recovery Associates, c/o Consecro Associates, PO box 1479,  
Lombard, IL 60148-8479

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Mar 10 2020 03:03:48 Pennsylvania Dept. of Revenue,  
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
Harrisburg, PA 17128-0946

cr +EDI: PRA.COM Mar 10 2020 06:38:00 PRA Receivables Management, LLC, PO Box 41067,  
Norfolk, VA 23541-1067  
13990173 EDI: CAPITALONE.COM Mar 10 2020 06:38:00 Capital One, N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
13958042 EDI: RMSC.COM Mar 10 2020 06:38:00 Care Credit/Synchrony Bank, PO Box 965033,  
Orlando, FL 32896-5033  
13958045 +EDI: JEFFERSONCAP.COM Mar 10 2020 06:38:00 Citibank, c/o Jefferson Capital Systems LLC,  
16 McLeland Rd, Saint Cloud, MN 56303-2198  
13958048 E-mail/Text: bankruptcy@clearviewfcu.org Mar 10 2020 03:03:54  
Clearview Federal Credit Union, 8805 University Boulevard, Moon Township, PA 15108-2580  
13958059 EDI: RMSC.COM Mar 10 2020 06:38:00 JC Penney, PO Box 965009, Orlando, FL 32896-5009  
13958054 EDI: JEFFERSONCAP.COM Mar 10 2020 06:38:00 Fingerhut, c/o Jefferson Capital Systems LLC,  
16 McLeland Rd, Saint Cloud, MN 56303  
13981772 EDI: JEFFERSONCAP.COM Mar 10 2020 06:38:00 Jefferson Capital Systems LLC, Po Box 7999,  
Saint Cloud Mn 56302-9617  
13958044 EDI: JPMORGANCHASE Mar 10 2020 06:39:00 Chase-BP, Cardmember Service, P.O. Box 15153,  
Wilmington, DE 19886-5153  
13958056 EDI: JPMORGANCHASE Mar 10 2020 06:39:00 First Select Inc., 5040 Johnson Drive,  
Pleasanton, CA 94588  
13958060 +EDI: MID8.COM Mar 10 2020 06:38:00 Midland Funding LLC, 8875 Aero Drive Suite 200,  
San Diego, CA 92123-2255  
14520086 EDI: PRA.COM Mar 10 2020 06:38:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541  
14011263 EDI: PRA.COM Mar 10 2020 06:38:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
13996581 EDI: Q3G.COM Mar 10 2020 06:38:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,  
PO Box 788, Kirkland, WA 98083-0788  
13958064 EDI: AGFINANCE.COM Mar 10 2020 06:38:00 Springleaf Financial Services,  
5888 Steubenville Pike, Suite 1, Mc Kees Rocks, PA 15136-1347  
13961590 EDI: AGFINANCE.COM Mar 10 2020 06:38:00 Springleaf Financial Services, PO Box 3251,  
Evansville, IN 47731  
13958066 +EDI: RMSC.COM Mar 10 2020 06:38:00 SYNCEB/ Sams Club, PO Box 965005,  
Orlando, FL 32896-5005

District/off: 0315-2

User: dpas  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 44

Date Rcvd: Mar 09, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13974953 +E-mail/Text: bncmail@w-legal.com Mar 10 2020 03:03:57 TD BANK USA, N.A.,  
C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
13958067 +EDI: WTRNBANK.COM Mar 10 2020 06:38:00 Target Card, PO Box 660170,  
Dallas, TX 75266-0170

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
cr MIDFIRST BANK  
13958050 ##Collection SVC Center, Po Box 1623, Butler, PA 16003-1623  
13958068 ##+Trident Asset Management, 53 Perimeter Center East, Suite 440, Atlanta, GA 30346-2230  
TOTALS: 2, \* 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 11, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor MIDFIRST BANK andygornall@latouflawfirm.com  
James Warmbrodt on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com  
Kenneth Steidl on behalf of Plaintiff Deborah L. Nagy julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com  
Kenneth Steidl on behalf of Debtor Alex R. Nagy julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com  
Kenneth Steidl on behalf of Joint Debtor Deborah L. Nagy julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Reed James Davis on behalf of Creditor Davis Davis Attorneys Trustee ks@davislawgroup.co,  
rd@davislawgroup.us;lrn@davislawgroup.co  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 11